



Order Filed on August 27, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire

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Attorneys for Secured Creditor

PNC Bank, National Association

Case No.: 18-30084 JKS

Adv. No.:

Hearing Date: 8/12/2021 @ 10:00 a.m.

Judge: John K. Sherwood

In Re:

Anita Marjorie Muller, William Carl Muller,

Debtors.

**ORDER CURING POST-PETITION ARREARS AND RESOLVING SECURED
CREDITOR'S MOTION FOR RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) and three (3), is hereby
ORDERED.

DATED: August 27, 2021

A handwritten signature in black ink, appearing to read "J K Sherwood".

Honorable John K. Sherwood
United States Bankruptcy Court

(Page 2)

Debtors: Anita Marjorie Muller, William Carl Muller

Case No: 18-30084 JKS

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING SECURED
CREDITOR'S MOTION FOR RELIEF

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, PNC Bank, National Association, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 219 Highland Avenue, River Vale, NJ, 07675 ("Motion"), and it appearing that notice of said Motion was properly served upon all parties concerned, and the parties having settled the Motion, and the parties having submitted this consensual order in settlement of the Motion;

It is **ORDERED, ADJUDGED and DECREED** that, according to the parties, as of August 17, 2021, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due January 2019 through August 2021 with a suspense balance of \$42.72 for a total default of \$30,243.20, as set forth below:

• \$1,069.68	01/01/2019
• \$1,052.71	02/01/2019
• \$1,077.92	03/01/2019
• \$1,031.67	04/01/2019
• \$1,077.92	05/01/2019
• \$1,047.08	06/01/2019
• \$1,093.34	07/01/2019
• \$1,047.09	08/01/2019
• \$1,062.50	09/01/2019
• \$1,108.76	10/01/2019
• \$1,038.11	11/01/2019
• \$1,027.50	12/01/2019
• \$989.31	01/01/2020
• \$989.21	02/01/2020
• \$1,014.14	03/01/2020
• \$975.30	04/01/2020
• \$988.25	05/01/2020
• \$850.35	06/01/2020
• \$850.35	07/01/2020
• \$834.20	08/01/2020
• \$858.43	09/01/2020
• \$850.35	10/01/2020
• \$826.12	11/01/2020
• \$826.12	12/01/2020
• \$842.28	01/01/2021
• \$850.44	02/01/2021
• \$851.03	03/01/2021

- | | |
|------------|------------|
| • \$826.74 | 04/01/2021 |
| • \$834.84 | 05/01/2021 |
| • \$859.13 | 06/01/2021 |
| • \$851.04 | 07/01/2021 |
| • \$826.73 | 08/01/2021 |

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$30,243.20 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is **ORDERED, ADJUDGED and DECREED** that the debtor will file a modified plan within twenty days of the entry of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume September 1, 2021, directly to Secured Creditor, PNC Bank, National Association, P.O. Box 94982, Cleveland, OH 44101 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$188.00 for filing fees, totaling \$538.00, which is to be paid through Debtor's Chapter 13 plan;

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

In re:
William Carl Muller
Anita Marjorie Muller
Debtors

Case No. 18-30084-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Aug 27, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 29, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ William Carl Muller, Anita Marjorie Muller, 219 Highland Avenue, River Vale, NJ 07675-5520

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 27, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Frank J Martone	on behalf of Creditor PNC BANK N.A. bky@martonelaw.com
John F. Murano	on behalf of Debtor William Carl Muller john@muranoroth.com vicky@muranoroth.com; muranojr90959@notify.bestcase.com
John F. Murano	on behalf of Joint Debtor Anita Marjorie Muller john@muranoroth.com vicky@muranoroth.com; muranojr90959@notify.bestcase.com
Laura M. Eggerman	on behalf of Creditor U.S. Bank National Association as Trustee for Banc of America Funding 2009-FT1 Trust, Mortgage Pass-Through Certificates, Series 2009-FT1 bkyecf@rasflaw.com, bkyecf@rasflaw.com; legerman@rasnj.com

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Aug 27, 2021

Form ID: pdf903

Total Noticed: 1

Marie-Ann Greenberg

magecf@magtrustee.com

Melissa N. Licker

on behalf of Creditor U.S. Bank National Association as Trustee for Banc of America Funding 2009-FT1 Trust, Mortgage Pass-Through Certificates, Series 2009-FT1 as serviced by Nationstar Mortgage LLC d/b/a Mr. Cooper
NJ_ECF_Notices@mccalla.com, mcallaecf@ecf.courtdrive.com

Phillip Andrew Raymond

on behalf of Creditor U.S. Bank National Association as Trustee for Banc of America Funding 2009-FT1 Trust, Mortgage Pass-Through Certificates, Series 2009-FT1 phillip.raymond@mccalla.com, mcallaecf@ecf.courtdrive.com

Rebecca Ann Solarz

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION rsolarz@kmlawgroup.com

Rebecca Ann Solarz

on behalf of Creditor PNC BANK N.A. rsolarz@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11